

In re:
Brett D. Cardonick
Debtor

Case No. 23-11330-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 23, 2024

User: admin
Form ID: 155

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Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2024:

Recip ID	Recipient Name and Address
db	Brett D. Cardonick, 324 Ellis Rd, Willow Grove, PA 19090-2420
14882550	BAF Associates L.L.C., 1500 Market St Fl 38, Philadelphia, PA 19102-2186
14780707	David Fellner, 7141 Germantown Ave, Philadelphia, PA 19119-1842
14780710	Helen Wiktorchik, 1445 Churchville Rd, Southampton, PA 18966-4765
14793950	+ Helen Wiktorchik, c/o David J. Sowerbutts, Esquire, The Atrium, Suite 4, 4 Terry Drive, Newtown, Pa 18940-1838
14780712	Joseph M. Sundheim CPA, 111 Park Dr # C, Montgomeryville, PA 18936-9613
14780716	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14783992	+ TruMark Financial Credit Union, c/o Corinne S. Brennan, Esquire, Klehr Harrison Harvey Branzburg LLP, 1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945
14780720	+ Trustee SI Trust I, 121 South 13th Street, Lincoln, NE 68508-1904
14780724	+ Univest Bank & Trust C, 14 Main St, Souderton, PA 18964-1713
14816237	Univest Bank & Trust Co., 14 N Main St, Souderton, PA 18964-1713

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14780698	+ Email/Text: bankruptcyfcare@affinityfcu.com	May 24 2024 00:02:00	Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard, Basking Ridge, NJ 07920-2332
14790393	Email/PDF: bncnotices@becket-lee.com	May 24 2024 00:12:10	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14780699	Email/PDF: bncnotices@becket-lee.com	May 24 2024 00:11:31	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14780700	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 24 2024 00:01:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14793113	Email/Text: creditcardbkcorrespondence@bofa.com	May 24 2024 00:01:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14780701	Email/Text: BarclaysBankDelaware@tsico.com	May 24 2024 00:02:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
14780703	Email/Text: BKPT@cfna.com	May 24 2024 00:01:00	CFNA/Credit First Natl Assoc, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14784653	Email/Text: BKPT@cfna.com	May 24 2024 00:01:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
14780702	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2024 00:24:56	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14780705	Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2024 00:12:04	Citibank, PO Box 790034, Saint Louis, MO 63179-0034
14793333	Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2024 00:12:04	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027

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14780706	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 24 2024 00:02:00	Comenity Capital Bank, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14785540	Email/Text: mrdiscen@discover.com	May 24 2024 00:01:00	Discover Bank, P.O. Box 3025, New Albany, Oh 43054-3025
14780708	+ Email/Text: mrdiscen@discover.com	May 24 2024 00:01:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14780709	+ Email/Text: dplbk@discover.com	May 24 2024 00:03:00	Discover Personal Loans, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
14782896	+ Email/Text: dplbk@discover.com	May 24 2024 00:03:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14780711	Email/Text: sbse.cio.bnc.mail@irs.gov	May 24 2024 00:02:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14780704	Email/PDF: ais.chase.ebn@aisinfo.com	May 24 2024 00:11:58	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14787162	+ Email/Text: RASEBN@raslg.com	May 24 2024 00:02:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14780713	+ Email/Text: Unger@Members1st.org	May 24 2024 00:02:00	Members 1st FCU, Attn: Bankruptcy, 5000 Marketplace Way, Enola, PA 17025-2431
14780714	Email/Text: fesbank@attorneygeneral.gov	May 24 2024 00:02:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120
14798874	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 24 2024 00:11:30	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14780715	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 24 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14780716	^ MEBN	May 23 2024 23:55:05	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14796569	Email/Text: bnc-quantum@quantum3group.com	May 24 2024 00:02:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14780717	^ MEBN	May 23 2024 23:54:51	Raymour & Flanigan, Attn: Bankruptcy, PO Box 220, Liverpool, NY 13088-0220
14798157	+ Email/PDF: ebn_ais@aisinfo.com	May 24 2024 00:10:47	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14780718	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 24 2024 00:11:58	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14780719	+ Email/Text: dbogucki@trumark.org	May 24 2024 00:03:57	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
14780721	Email/Text: usapae.bankruptcynotices@usdoj.gov	May 24 2024 00:03:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14780722	^ MEBN	May 23 2024 23:54:36	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14780723	Email/Text: bankruptcynotices@sba.gov	May 24 2024 00:01:00	U.S. Small Business Admin., Office of General Counsel, 409 3rd St Sw, Washington, DC 20416-0011
14780725	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 24 2024 00:10:34	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, PO Box 10438, Des Moines, IA 50306-0438

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14780726 + Email/PDF: ais.wellsfargo.ebn@aisinfo.com

May 24 2024 00:12:06 Wffnatbank, Attn: Bankruptcy 1 Home Campus
MAC X2303, Des Moines, IA 50328-0001

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2024 at the address(es) listed below:

Name	Email Address
CORINNE SAMLER BRENNAN	on behalf of Creditor TruMark Financial Credit Union cbrennan@klehr.com scmeginly@klehr.com;nyackle@klehr.com
DAVID J. SOWERBUTTS	on behalf of Creditor Helen M. Wiktorchik dsowerbutts@liebmannfamilylaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Brett D. Cardonick help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL I. ASSAD	on behalf of Debtor Brett D. Cardonick help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
TURNER N. FALK	on behalf of Creditor BAF Associates L.L.C. turner.falk@saul.com tnfolk@recap.email;catherine.santangelo@saul.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Brett D. Cardonick)	Case No. 23-11330-pmm
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: May 23, 2024

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court